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ABSTRACT

The expanding numbers of emancipated students in addition to students who, with their parents, believe that postsecondary education is a right rather than a privilege, and that the society should provide the resources to aid the student, present an increasingly difficult problem to the financial aid officer. The controversy surrounds the definition of the independent student and establishing criteria for identifying him. From that point, the financial aid officer is beset with the problem of establishing the need of the independent student and providing for those needs. Various methods of determining need are available; in each case they are based on establishing an individualized family budget to determine self-help eligibility. (JMF)

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THE INDEPENDENT STUDENT--FISH, FOWL, OR OTHER?

A Position Paper presented to the Special Conference on
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July 10, 1973

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THE INDEPENDENT STUDENT--FISH, FOWL, OR OTHER?

As a group, student financial aid officers are not very prolific writers of professional papers (job-related correspondence is a different matter). Perhaps the day-to-day operation of the aid office mitigates against the time for reflection needed to author one's thoughts in a logical manner. Few are the aid officers who have the opportunity to take a sabbatical for such purposes, and all too many of us fail to utilize the vacation periods coming to us and which might lend themselves to putting our thoughts on paper. The lack of writing is certainly not traceable to an absence of professional opinion on any facet of our world of work.

Of the professional writings that are available, no topic is more frequently addressed than the one with which I have been asked to deal. Student emancipation, or the independent/self-supporting student, is probably the most written about and most discussed facet of student aid administration. That it attracts so much attention is ample evidence of the divided opinion about what it is and how it should be handled. About the only aspect of the question upon which all agree is that the independent student certainly presents a problem to the financial aid officer. Unfortunately, the simple recognition of the problem does not resolve the matter, and the aid community must move off dead center and bring about a satisfactory resolution, or someone less familiar with the problem and its ramifications will dictate the decision to us, probably in a way not to our liking or in the best interests of our students.

It is obvious that the question of the independent student is not going to go away if we ignore it long enough. To the contrary, the presence of the independent student is expanding with each passing day. Not only is post-secondary education extending its program beyond the traditional dependent 18-22 year old student to encompass a much broader constituency, consisting of older, obviously emancipated individuals. There is also at work an increasing attitude on the part of parents and offspring alike that education beyond high school is a right rather than a privilege, and that the society, rather than the family, should provide the resources to aid the student.

The declining concept of family responsibility for post-secondary educational costs is being hastened, in my opinion, by the recent advent of legislation lowering the age of majority for many purposes from 21 years to 18 years. Many parents and students alike are asking, understandably, why students should remain tied to parental financial apron strings once they are considered adults for purposes of voting, drinking, holding property, entering into legal contracts, etc. This is not an easy question to answer, and it is complicated by the fact that the aid community has traditionally tied, for ease of explanations, responsibility of the family to the age of majority concept. At least to me, the concept of family support for post-secondary education is a more basic philosophical matter, reflecting a responsibility of parents to provide the means for the self-sufficiency of their offspring, at the level determined by the family to be desired for each particular individual member. Yet I too have used the convenient "out" of justifying the expected parental contribution with the less debatable legalistic framework of age of majority. Now that rationale has disintegrated, and we are faced with two alternatives. We either stick with age of majority and consequently emancipate almost all post-secondary students from parental support, or we adopt a new rationale (or begin to utilize the one we should have been using all along) based upon parental responsibility for the costs of preparation for life. The first alternative has some very obvious cost implications for all of post-secondary education. Even under the traditional rationale of parental responsibility, where over half of the cost of post-secondary education is borne by parents, we fall far short of having sufficient resources to adequately supplement those parental contributions. It does not require a great deal of imagination to picture the "need gap" which would be generated by a public policy that excused parents from financial support of offspring at the age of 18 years. While there would be a significant amount of voluntary support extended beyond the age of majority, just as there is now, there would be a great many parents who would be glad to be relieved of such responsibilities, and likewise many students eager to be relieved of the accompanying parental control. If the society, through its governmental units, were ready to assume the resultant loss of parental support, there might be less cause for concern. However, the growing reluctance of the voting

public to approve elementary and secondary school bond issues and similar measures where public support has traditionally been accepted suggests that we are not ready to accept post-secondary education as a purely societal responsibility. The net result, it seems to me, would be a drastic decline in access to post-secondary educational opportunity.

For this reason, I believe we must choose the second alternative, espousing a philosophy of family responsibility for the financial support of offspring to the extent necessary to maximize the full potential of the individual and bring about self-sufficiency. Obviously, such a philosphy would continue to incorporate the limitation of responsibility to the reasonable ability of the family resources to provide such support. This rationale would have to stand on its own merits, without the legal "crutch" of age of majority. It would require a uniform acceptance and adherence on the part of the educational community in order to remain operative. While there are other options falling between the two extremes presented here, the most viable ones will approximate the philosophical approach rather than the legal one.

Thusfar I have addressed myself to the preservation of the dependent student, which I feel is a prerequisite to any consideration of the independent student. Otherwise, the distinction between the two becomes obsolete and unnecessary. Some financial aid officers deny the existence of any distinction currently, but maintain that all students are dependent. Such a position may be philosophically based or motivated by a more practical concern, such as the rationing of scarce resources, but seems to me to lack a recognition of a very real situation in which many young people find themselves. The remainder of this paper will concern itself with two distinct and separable elements of the independent student question, the identification of the legitimately self-supporting individual, and the establishment of financial need for the self-supporting student.

IDENTIFYING THE SELF-SUPPORTING STUDENT

Assuming that we can accept the existence of the independent student as a reality of our life, the challenge then becomes one of identifying the truly emancipated individual so that he/she can be treated accordingly, at the same time sorting out those individuals who should not be so treated. The alternatives can best be identified, I believe, by characterizing the two extremes. On the one hand, independent status can be defined in a very arbitrary manner, with either/or criterion and few, if any exceptions. This approach is best exemplified by the U.S. Office of Education definitions of the independent student. This approach is objective, likely to be consistent case by case, and relatively easy to administer. I suspect that most aid officers feel reasonably comfortable using this approach, which explains, along with the impractical nature of utilizing different methods for federal and other funds, why the USOE approach is almost solely utilized. Yet any such absolute approach has the very real disadvantage, as I see it, of excluding individuals who should be included and accepting some who have no business being considered independent. I'm sure every aid officer has been troubled by both types of error inherent in the arbitrary approach.

On the other hand, independent status could be conferred on the basis of subjective judgment on the part of the financial aid officer. Albeit a "professional" judgment, such an approach would have obvious drawbacks. It would lack consistency, not only between institutions, but probably within institutions. It would subject the aid officers to much more "heat" from students and parents, something many of us would want to avoid. It would subject the student to uncertainty of what was required to be considered independent, and unfortunately, to a good deal of capriciousness because of the varied philosophical orientations of those making the determinations. It will come as no surprise that I favor a compromise of these two extremes, consisting of a set of objective criteria easily identified by all, but with the provision for exceptions when warranted.

Since it is very difficult to disallow independent status when a nondeserving applicant meets the technical criteria, those measures should be sufficiently demanding to minimize abuses to the system. Although some will probably disagree, I feel the USOE standards are fairly reasonable as a starting point. While we might argue that $200 (or $600) of support is the wrong amount, or that residing with parents for varying periods of time, should not disqualify one from being considered self-supporting, I believe we could resolve these points if one additional element were added to the decision process--the authority of the aid officer to exempt the prior year test in exceptional circumstances. I sense a basic agreement in the aid community that the tax deduction, support, and residency tests for the year in which aid is being requested is a reasonable approach. The prior year-current year criteria present little problem for the clearly independent and obviously dependent students, but they do provide a stumbling block to the individual who is in transition and whose circumstances have changed significantly since the prior calendar year. Such events as the transition from single to married, from undergraduate to graduate, from commuter to resident, while not in and of themselves justifying independent status, frequently work in combination with other factors to make reference to the prior calendar year inappropriate. USOE has recognized the concept of changed circumstances in allowing for exclusion of the prior year test in the event that both parents decease, but there are other changes that deserve latitude for judgment on the part of the aid officer. It would not be unreasonable to define some parameters of discretion, or to require documentation for making the exception, but it should be available.

I would close the consideration of the definitional problem with one word of caution. I feel it is very important to seek a common definition of the independent student for use with all student aid programs which normally expect a parental contribution. I see little, if any, rationale for treating a student as independent for some aid programs and dependent for other forms of assistance. There is an understandable reluctance to open gift aid sources to independent students and their frequently greater financial needs. However, I feel there are better ways to control undesired drain upon

gift aid in the need determination and packaging policies to be utilized later in the process, rather than "juggling" the emancipation criteria.

ESTABLISHING THE NEED OF THE INDEPENDENT STUDENT AND PROVIDING FOR THOSE NEEDS

Once an aid applicant has been determined to be independent, the aid officer must establish the financial need or eligibility for assistance. Estimating the need (estimating is underlined to remind you that the process is not an exact science) of an independent student is not really different than for the dependent student. It remains a comparison of the applicant's resources against his/her costs of attendance. Some of the elements of both resources and costs are unique to the independent student, but the process is the same. First there must be established a time frame for the analysis. Some need analysis systems and aid officer methods automatically assume a 12-month period for all independent students, unless they are to terminate their student status in a shorter time. I prefer to utilize a 9-month analysis as a base (except when termination is sooner) and then supplement with a 3-month analysis if the student will in fact be enrolled for the summer term. My rationale rests with a theory that a student who does not enroll in the summer session should be able to at least support himself (and his family, if married) when not enrolled, and should not require subsidy during periods of nonenrollment. At the same time, I recognize that he may require all his current income to sustain himself during that period and will be unable to save funds for the next enrollment period. However, if that were the case I would encourage him to continue his enrollment in order to complete his degree sooner. At the same time, some students need that time off to maintain their emotional stability even though their financial status is not improved by it.

Once the time frame is established, one proceeds to evaluate the resources and costs of the applicant. I am concerned that some of the analysis methods now in use and under development attempt to separate the resources and costs of the married independent student from those of his family. With the single student, this is no problem, but I fail to see the rationale for attempting to divide the costs and resources of a

family unit. The student doesn't budget in that manner and it makes no sense to him. We don't normally budget our own financial affairs on a split basis, and to do so creates a very artificial and misleading situation. Once again, the motivation seems to be a fear that the independent student will receive a disproportionate share of the gift aid resources because of the larger budget requirements. For my money, however, there are more logical ways to alleviate this problem than constructing an artificial analysis of costs and resources. In establishing the budget, all reasonable expenses of the family unit should be included. Institutional norms are helpful in evaluating the reasonableness of the student's own estimates, but sufficient flexibility should be provided to reflect the unique expenses and prior obligations of the applicants, no two of whom are exactly alike. It does no good to provide assistance based upon an artificial budget that covers current expenses but ignores the required payment of prior debts which must be made if the student is to remain in school. We can sit in judgment about the financial wisdom of those incurred obligations, but just as we do with parents of dependent students, we must take the independent student in his current state of financial affairs and work from there.

In the assessment of resources, we must evaluate current income, accumulated assets, and any educational benefits available to the student and his family unit. Just as some methods attempt to divide costs, they try to separate resources. However, if all costs are taken together there is no need to divide resources between the student and his family. I prefer to utilize all current income of the family unit in the analysis, assuming all costs are included. Likewise, all educational benefits should be used on a current basis. The treatment of assets is somewhat more complex, and should vary according to marital status, number of dependents, age of head of household, and the number of years of education remaining for the student and spouse (educational needs of dependent children are allowed for in the protection of assets on account of family size). The variables to be utilized in the assessment of assets are too detailed to describe here, but will be available separately.

The need figure derived from this comparison of resources and costs might be labeled "gross need" for assistance of all types. It is at this stage that a protection of gift aid resources should, in my opinion, be interjected into the process. If one is concerned about the disproportionate distribution of gift dollars to independent students, at least three mechanisms are available to promote equity. One is to limit gift aid to the pure educational expenses encountered by all students, i.e., tuition, fees, books and supplies. Another means is to use the institutional single dependent budget norm for comparison with the independent student's resources for purposes of gift aid eligibility. A third means would be to use an appropriate independent student budget norm that ignores the unusual expenses for gift aid purposes, which puts all independent applicants on the same plane in gift aid decisions. In all three options, however, the individualized family budget would be used for establishing self-help eligibility.

I'm sure that some have expected more specific "how to do it" recommendations from this paper. I would suggest that we need to reach better agreement on the basic concepts inherent in the independent student situation before we can arrive at the operational specifics we all desire. Hopefully, these thoughts will help to bring about that needed consensus.